

IN THE CLAIMS:

The claims listed below replace all claim versions previously submitted.

1. (Currently Amended) A method comprising:
initializing an online account at a clearinghouse server computer over a network;
~~receiving access restrictions to~~ receiving indications of network sites that can be
and/or cannot be accessed through ~~for~~ the online account;
the clearinghouse server computer receiving a request from a user's computer to
access a site;
performing one of approving and disapproving access to the requested site by the
clearinghouse server computer; and
the clearinghouse server itself providing access for a user's computer to the requested
site through the clearinghouse server computer when access to the requested site is approved;
wherein the user's computer does not directly access the requested site.
2. (Currently Amended) The method of claim 1, wherein the initializing and the ~~access
restriction~~ receiving of the indications include issuing a prepaid card associated with the
online account, the online account having a predetermined initial value, the online account
having predetermined access restrictions to network sites therewith.
3. (Currently Amended) The method of claim 1, wherein:
the initializing includes issuing a prepaid card associated with the online account, the
online account having an initial value; and
the ~~access restriction~~ receiving of the indications includes associating the ~~access
restrictions~~ indications with the online account after the prepaid card is issued.
4. (Original) The method of claim 1, further comprising issuing a prepaid card after
initializing the online account, the prepaid card having a password sent by mail and an
account number printed thereon.
5. (Original) The method of claim 1, further comprising setting an account balance for
the online account at the clearinghouse server computer.

6. (Original) The method of claim 5, further comprising setting the account balance by using one of a credit card and an electronic funds transfer from a bank account.
7. (Original) The method of claim 6, further comprising linking at least one of the credit card and the bank account to the online account.
8. (Original) The method of claim 5, further comprising tracking the account balance.
9. (Currently Amended) The method of claim 1, further comprising performing one of approving and disapproving access to the requested site by using at least one filter in the clearinghouse server computer that compares the requested site to the ~~access restrictions set~~ indications of network sites that can be and/or cannot be accessed through for the online account.
10. (Currently Amended) The method of claim 1, further comprising setting the ~~access restrictions~~ network sites that can be and/or cannot be accessed by using:
 - at least one theme list;
 - at least one theme list CD;
 - at least one customized site list; or
 - at least one access code; or
 - any combination thereof.
11. (Previously Presented) The method of claim 10, further comprising programming into the customized site list:
 - at least one approved site list;
 - at least one theme list; or
 - at least one access code; or
 - any combination thereof.
12. (Original) The method of claim 10, further comprising programming an approved site list into the theme list CD.

13. (Original) The method of claim 12, further comprising directing network sites to request payment from the online account by the theme list CD when access to the network sites is approved

14. (Original) The method of claim 10, further comprising programming the at least one access code with a corresponding metatag that attracts customers to network sites.

15. (Previously Presented) The method of claim 10, further comprising storing in the clearinghouse server computer:

- at least one theme list;
- at least one theme list CD;
- at least one customized site list; or
- at least one access code; or
- any combination thereof.

16. (Previously Presented) The method of claim 1, further comprising maintaining an identity of a requestor's computer when receiving a request for access to a site.

17. (Original) The method of claim 1, further comprising purchasing items at the requested site when access to the requested site is approved.

18. (Currently Amended) A method comprising:

initializing an online account not tied to a specific user at a clearinghouse server computer over a network;

receiving ~~access restrictions to~~ indications of network sites that can be and/or cannot be accessed through the online account;

receiving a request for access to a site through the clearinghouse server computer;

performing one of approving and disapproving access to the requested site by the clearinghouse server computer; and

controlling access to the requested site by the clearinghouse server computer.

19. (Currently Amended) A method comprising:
- initializing, for a buyer, an online account at a clearinghouse server computer over a network;
 - receiving, from the buyer, ~~access restrictions to~~ indications of network sites that can be and/or cannot be accessed through ~~for~~ the online account;
 - receiving a request from a user for access to a site through the clearinghouse server computer;
 - performing one of approving and disapproving access to the requested site by the clearinghouse server computer; and
 - controlling access to the requested site by the clearinghouse server computer;
- wherein the buyer is not the user.
20. (Previously Presented) The method of Claim 18, wherein access to the requested site is provided through the clearinghouse server computer.
21. (Previously Presented) The method of Claim 19, wherein access to the requested site is provided through the clearinghouse server computer.
22. (Currently Amended) A method for setting a prepaid online account, comprising:
- receiving at the clearinghouse server computer a set spending limit for the online account;
 - receiving at the clearinghouse server computer ~~access restrictions to~~ indications of network sites that can be and/or cannot be accessed through ~~for~~ the online account;
 - receiving at the clearinghouse server computer a request from a user's computer to access a site;
 - performing at the clearinghouse server computer one of approving and disapproving access to the requested site; and
 - providing access for a user's computer to the requested site through the clearinghouse server computer when access to the requested site is approved;
- wherein the user's computer does not directly access the requested site.
23. (Previously Presented) The method according to claim 22, further comprising replenishing the online account when the online account is below the spending limit.

24. (New) The method of claim 1, wherein the requested site receives only the identity of the clearinghouse server and not the identity of the user.

25. (New) The method of claim 1, further comprising receiving purchased items by the clearinghouse server from the requested site after the user purchases the items at the requested site.